

simple. But everything we do that affects the census at this point presents a logistical and financial challenge that borders on a challenge to a nightmare. Again, we have calls in to the census that say, what will it take to do it?

I have reservations about adding this question, because I believe it will add to the logistics and costs. And No. 2, it could be a deterrent to people answering those questions because of who else is in their household. The other thing is that we have many people in our country who are green card people, who are here absolutely legally and justifiably. Some are in our own community at some of our community hospitals and are working as nurses. And asking this question and that question—I don't want to raise the issue of a deterrence and the ability to cooperate.

I want to take a closer look at this amendment. While we do that, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. MIKULSKI. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Maryland is recognized.

Ms. MIKULSKI. Mr. President, I know we are debating here the nature of the questions that should be asked on the census. Our colleague, Senator CARPER of Delaware, in a matter of minutes is holding a hearing on the census. At that hearing, he is going to seek some clarification on this and report back to us.

As we continue the debate on that amendment, I also want to bring to the attention of the Senate some of the very important things that are in this bill. We want to move this bill forward. I want to move this bill forward. We will dispose of, in an orderly, civil, rational way, the pending amendment of Senators VITTER and BENNETT on the census. But we also want to move this bill forward. We want to do everything we can so that this bill passes by the end of this week so we can go to conference and be ready to move very important funding forward, particularly in the area of law enforcement.

This is absolutely a very compelling need. When we think about law enforcement, yes, we can think about law enforcement with illegal aliens. Yes, we can also think about law enforcement with violent criminals. We do deal with that in our bill. But we are also very much focused on white-collar crime. One of the areas on which we have worked on a bipartisan basis on this bill is the issue of mortgage and financial fraud. So, as we are debating amendments that are controversial, I want the people of America to know we are on their side and we can do it on a bipartisan basis.

One of the great pleasures of being on the committee is my ranking mem-

ber—or the vice chairman, some people might call him—Senator SHELBY is the ranking member on the Banking Committee. We put our heads together on how we can fight mortgage and financial fraud. He brought great expertise from his work on the Banking Committee. We now are looking at what we can do, by putting the money in the Federal checkbook, to go after those engaged in predatory practices, deceptive marketing and lending schemes.

Mr. President, you know from your background as a legislator and community leader that where there is need, there is often greed and often scams and scum doing it. We see it in the mortgage business. There are so many unsuspecting people who want just a piece of the American dream who were lured into some of the most deceptive practices that we have not seen in our country for several decades. They do have names. They are antiseptic names, but they mean a lot: predatory practices, deceptive marketing, lending schemes, flipping. The consequences have been enormous. During the past year, financial institutions have written off \$500 billion in losses because of fraud in the subprime mortgage industry—\$500 billion in losses. That is a lot when you think about what we have had to do to try to stabilize housing, to try to stabilize our mortgage industry. Numerous publicly traded financial institutions have declared bankruptcy or have been taken over by the Federal Government. I don't mean to imply that being taken over by the Feds was all due to the fact that they had been involved in fraudulent schemes, but it is time to say: No more.

What we want to be able to do is to go after the scammers who caused Americans to lose their homes, their life savings, and their dignity. Yes, I worry about the financial institutions, but I worry about people who put their money in the bank or took these loans that caused them, through balloon payments, excessive interest rates, two, three, four, five mortgages, all of which were unable to be sustained, to lose their homes. We on this committee say and we want our Senate colleagues to say: No more scamming and scheming. No more preying on hard-working American families.

What did the Commerce, Justice, Science Subcommittee do? Senator MIKULSKI, you don't have to use a lot of rhetoric, but will it take a lot of money? We are going to do it. We are going to put \$437 million in the Justice Department to combat financial fraud and be able to do what we need to do. This is a \$63 million increase over fiscal year 2009. We are going to hire new agents, new attorneys, and new special support staff—people who will be skilled in an exciting new field called forensic accounting.

Our FBI is going to play a major role in this. I talked personally with Director Miller about it, as has Senator SHELBY. We have gotten the FBI's commitment to really beef this up. In our

own hometown of Baltimore, the U.S. attorney has put together a special task force to be able to deal with this.

What does it mean? First of all, in the Federal checkbook, we put in \$75 million. This is going to increase the number of these mortgage fraud task forces around the country. We have a very excellent one under Rod Rosenstein, working in Baltimore, in our State, right this minute. But we also wanted to be able to go into States with large rural populations and others that right now do not have them.

Specifically, the funding will be used for the FBI to hire, as I said, new agents and forensic accountants. This is highly specialized, but there are people with backgrounds in accounting with special training in forensics. It is like the CSI not only says "hi" to a test tube but says "hi" to the kind of accounting that will go after these crooks. It is amazing how they can look at the books and know how people have been cheating.

We want the agents to be able to detect and investigate and capture these white-collar criminals, but we also want our U.S. attorneys to prosecute complex financial fraud. We want to be able to increase prosecutions by adding U.S. attorneys. We are adding several U.S. attorneys and support staff around the country to be able to establish the task force and work in the task force. We are very proud of our U.S. attorneys, and I believe our Attorney General, Eric Holder, is helping to restore the integrity of our U.S. attorneys around the country.

We believe in Maryland we have a very high-value functioning U.S. Attorney's Office, but they are swamped. They are going after everything from drug dealers to other violent criminals, and we also want them to have the resources to go after the white-collar crime. This is a crime. It is not as if just because it is white collar we often don't equate it as a crime, but for the Criminal Division at Justice, we are also encouraging them to step up their activity. Again, we are adding attorneys and support staff and putting the money behind it to be able to do it.

We are also doing increased work in the Civil Division to fund initiatives and to also litigate these cases and make sure we not only detect them, we not only prosecute them, but we have the lawyers and the support staff to do it. Support staff are paralegals, clerical people. But again, it is a unique kind of crime. You have to come with multiple skills. You have to come being a great lawyer or a great person who is part of the legal team. You have to have strong litigating skills, but you also have to be well versed in financial services and accounting practices. So we want to be able to bring them on and be able to keep them as we go through many of these other cases.

These are the kinds of skills we need to not only go after white-collar crime but also violent crime. Remember, we got Al Capone, not in the act of robbing a bank but cheating on his taxes.